

Table I.B.2.b.(1)(2004) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	58.1%	19.3%	14.1%	17.1%	36.7%	85.0%	16.2%	68.7%
Industry group **								
Agric., fish., forest.	58.7%	17.2%	5.3% *	1.4% *	64.7%	91.6%	9.5% *	72.4%
Mining and manufacturing	67.0%	8.5% *	10.5%	19.7%	50.5%	88.9%	13.6%	74.7%
Construction	29.9%	16.0%	22.2%	24.8%	39.0%	58.9%	19.6%	42.4%
Utilities and transp.	66.6%	18.2% *	17.9% *	9.4%	34.4%	84.2%	14.9%	73.2%
Wholesale trade	51.6%	11.8% *	6.0% *	18.5%	48.0%	90.3%	11.8%	68.0%
Fin. svcs. and real estate	71.0%	30.9%	12.3% *	26.5%	38.6%	88.2%	23.4%	77.7%
Retail trade	61.3%	14.3% *	24.7%	13.5%	21.7%	91.1%	16.5%	72.7%
Professional services	55.3%	24.1%	8.2%	11.2%	28.6%	85.1%	15.4%	65.3%
Other services	46.6%	15.3%	17.0%	15.6%	29.7%	70.3%	15.8%	57.0%
Ownership								
For profit, incorporated	60.2%	18.4%	14.3%	17.2%	39.5%	86.7%	16.0%	71.6%
For profit, unincorporated	51.3%	22.4%	13.5%	16.9%	37.4%	83.4%	17.3%	64.7%
Nonprofit	52.5%	18.9%	12.9%	16.2%	27.3%	77.2%	16.3%	57.9%
Age of firm								
Less than 5 years	14.9%	12.8%	11.7% *	6.0% *	20.3% *	50.9%	10.3% *	22.6%
5-9 years	28.4%	11.4%	17.7%	14.5%	15.0%	70.2%	14.9%	40.4%
10-19 years	27.5%	21.8%	10.3%	18.7%	26.8%	64.0%	15.2%	38.5%
20 or more years	57.0%	21.5%	15.2%	17.6%	40.3%	86.1%	18.0%	66.4%
Unknown	85.1%	24.9% *	9.4% *	17.6% *	46.6%	86.4%	4.6% *	85.4%
Multi/single status								
2 or more locations	73.8%	37.9% *	12.0%	18.4%	39.8%	86.1%	16.8%	75.8%
1 location only	21.6%	18.8%	14.3%	16.5%	30.8%	50.9%	16.2%	29.5%
Percent full-time employees								
Less than 25%	36.0%	15.0%	31.0%	20.6%	8.0% *	53.7%	19.4%	40.4%
25-49 %	54.8%	32.2%	15.0%	14.3% *	16.6%	81.9%	23.1%	61.9%
50-74 %	60.2%	19.5%	11.4%	13.8%	29.7%	87.6%	15.3%	71.5%
75% or more	58.4%	18.8%	14.1%	17.4%	38.9%	85.4%	16.0%	69.2%
Union presence								
No union employees	47.6%	18.0%	12.4%	14.1%	34.6%	82.4%	14.3%	60.3%
Has union employees	76.1%	51.4%	32.5% *	41.6%	49.2%	85.6%	42.8%	78.6%
Unknown	87.0%	15.0% *	22.7% *	25.4% *	38.9%	90.9%	20.3% *	88.3%
Percent low wage employees								
50% or more low wage	58.4%	16.8%	11.3%	14.1%	32.1%	86.0%	14.8%	67.3%
Less than 50% low wage	58.0%	19.7%	14.5%	17.6%	37.8%	84.8%	16.5%	69.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.b.(1)(2004) Standard error for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.77%	2.32%	1.35%	1.07%	1.59%	1.13%	1.04%	1.02%
Industry group **								
Agric., fish., forest.	6.36%	3.23%	3.74% *	2.54% *	15.96%	3.37%	3.18% *	7.65%
Mining and manufacturing	1.06%	2.81% *	2.74%	3.69%	2.76%	1.51%	2.85%	1.24%
Construction	1.63%	1.63%	5.34%	3.62%	5.22%	8.88%	2.58%	4.34%
Utilities and transp.	3.56%	6.70% *	7.07% *	2.79%	7.23%	5.13%	4.17%	4.30%
Wholesale trade	3.47%	3.70% *	2.75% *	4.49%	6.09%	2.89%	2.26%	3.56%
Fin. svcs. and real estate	1.10%	7.01%	3.78% *	6.02%	5.24%	1.87%	4.02%	1.13%
Retail trade	2.04%	5.11% *	4.94%	2.44%	2.57%	1.47%	2.64%	2.45%
Professional services	1.77%	5.80%	0.95%	2.17%	2.19%	2.01%	2.92%	2.06%
Other services	2.98%	1.50%	2.27%	3.13%	4.65%	5.15%	1.14%	4.03%
Ownership								
For profit, incorporated	0.60%	2.88%	1.68%	1.39%	1.44%	0.82%	1.02%	0.75%
For profit, unincorporated	2.63%	3.99%	2.80%	3.85%	5.81%	3.50%	2.20%	3.38%
Nonprofit	2.14%	2.83%	3.78%	2.87%	2.96%	3.80%	1.69%	2.56%
Age of firm								
Less than 5 years	2.65%	1.79%	6.57% *	2.51% *	8.41% *	11.77%	3.17% *	5.67%
5-9 years	3.38%	2.10%	4.52%	3.62%	2.72%	6.70%	2.13%	4.71%
10-19 years	1.66%	4.75%	1.56%	2.79%	2.66%	4.38%	2.39%	2.36%
20 or more years	1.11%	3.15%	1.75%	1.64%	1.92%	1.58%	1.11%	1.43%
Unknown	1.46%	11.16% *	9.95% *	10.95% *	6.92%	1.48%	12.65% *	1.50%
Multi/single status								
2 or more locations	0.73%	11.60% *	2.62%	3.06%	1.31%	0.80%	2.64%	0.82%
1 location only	1.13%	2.46%	1.54%	1.34%	3.30%	9.40%	1.35%	2.43%
Percent full-time employees								
Less than 25%	5.68%	4.06%	7.65%	6.05%	3.41% *	11.47%	2.64%	7.62%
25-49 %	3.83%	7.23%	4.41%	4.91% *	3.75%	5.87%	5.17%	4.90%
50-74 %	1.74%	4.74%	3.03%	3.39%	3.19%	1.41%	2.73%	2.06%
75% or more	0.84%	1.99%	1.64%	1.34%	1.74%	1.11%	0.95%	1.00%
Union presence								
No union employees	0.73%	2.60%	1.28%	1.21%	1.48%	1.13%	0.97%	0.75%
Has union employees	2.16%	5.61%	10.01% *	7.32%	5.17%	2.72%	3.66%	2.47%
Unknown	1.04%	9.58% *	7.08% *	15.21% *	6.76%	1.20%	7.54% *	1.05%
Percent low wage employees								
50% or more low wage	1.57%	3.81%	2.22%	2.84%	1.95%	2.17%	1.65%	1.24%
Less than 50% low wage	1.05%	2.48%	1.46%	1.05%	1.93%	1.56%	1.21%	1.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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